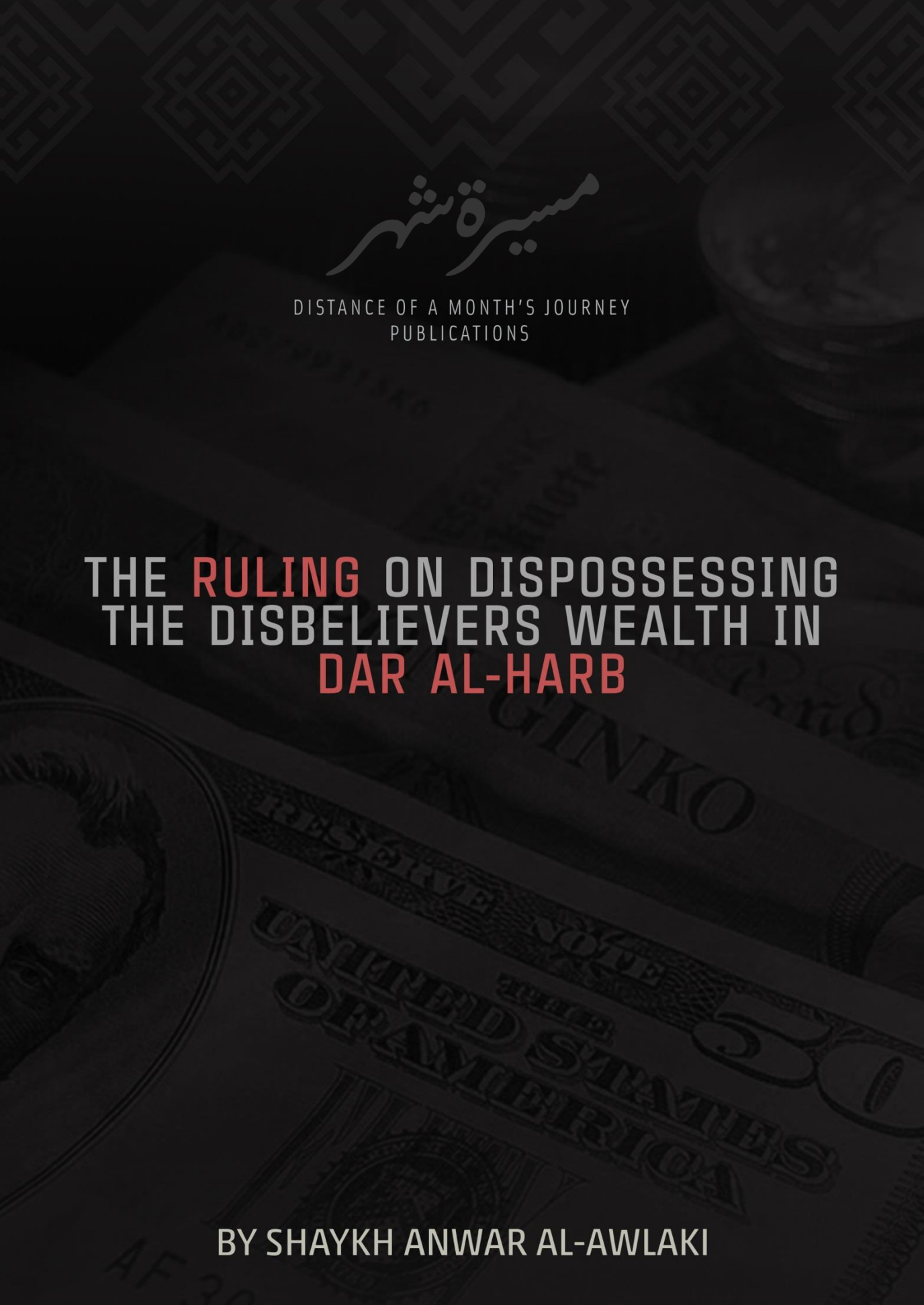

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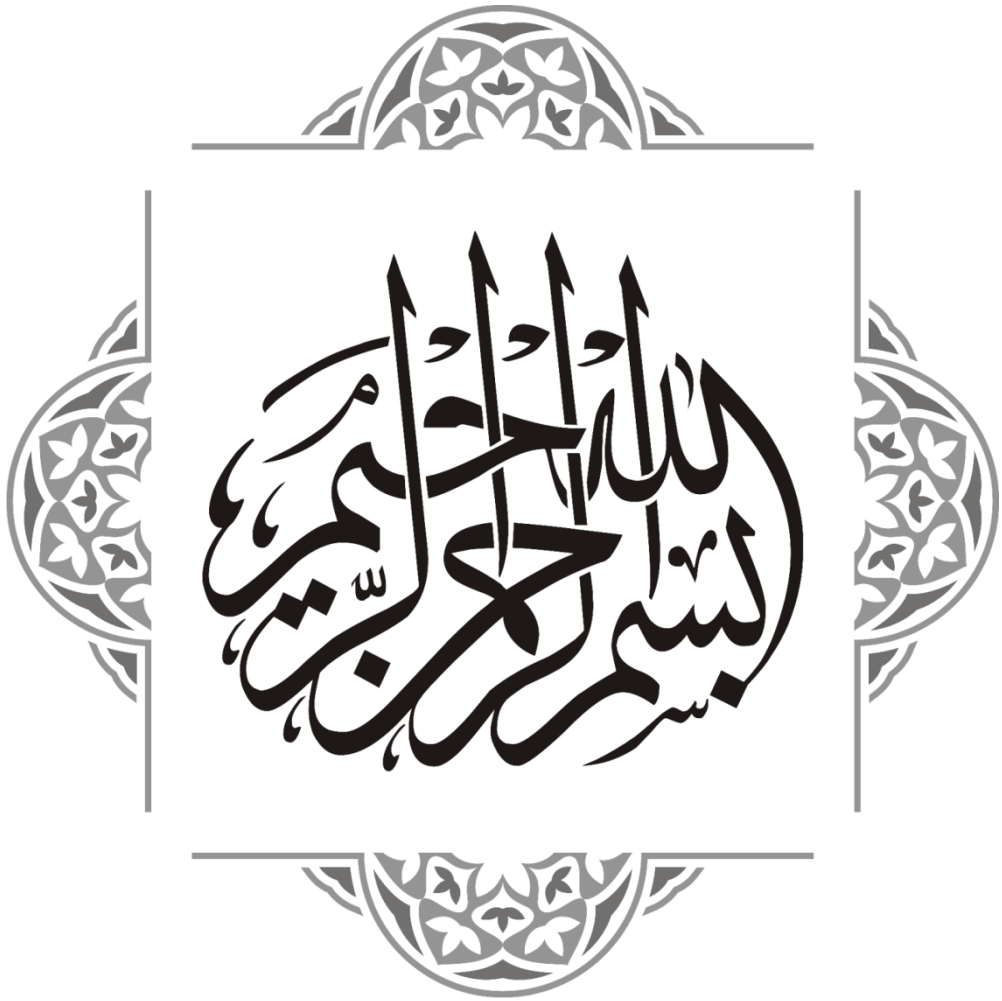
THE RULING ON DISPOSSESSING THE DISBELIEVERS WEALTH IN DAR AL-HARB

BY SHAYKH ANWAR AL-AWLAKI


بسم الله الرحمن الرحيم

THE RULING ON
DISPOSSESSING THE DISBELIEVER'S WEALTH IN DĀR AL-HARB

Shaykh Anwar al-Awlaki
2017

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بِسْمِ اللَّهِ الرَّحْمَٰنِ الرَّحِيمِ

FOREWORD

Despite the lapse of several years since Shaykh Anwar al-Awlaki - may Allāh accept him as a martyr - released this *fatwā*, it remains relevant in the lives of Muslims today. *Al-Hamdulillāh*, the fronts of *Jihād* have continued to blossom and expand into the lands once governed by the Book of Allāh and the *Sunnah* of His Messenger ﷺ. Along with this blessed expansion, the numbers of *Mujāhidīn,* their families, and widows and orphans of the martyrs have grown exponentially. Likewise, has the increasing need for modern weaponry and equipment to combat the expanding coalition(s) of disbelieving parties and nations. All of these things require vast amounts of provisions.

In line with this, Shaykh Anwar said in his '*44 Ways of Supporting Jihād*'; "The financial *Jihād* has preceded the physical *Jihād* in every verse except one. This is to point out to us the importance of the *Jihād* of wealth because *Jihād* depends on it. In other words, no money no *Jihād*, and Jihād needs lots of it. That is why, according to al-Qurtubī in his *tafsīr*, he states that "The reward for money given as *Sadaqah* is multiplied by ten, but the reward for money spent in *Jihād* is multiplied by 700!
Allāh says,

﴿مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنْبُلَةٍ مِائَةُ حَبَّةٍ ۗ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ﴾

﴿The example of those who spend their wealth in the way of Allah is like a seed which grows seven spikes; in each spike is

a hundred grains. And Allah multiplies [His reward] for whom He wills﴾[1]

Probably the most important contribution the Muslims of the West could do for *Jihād* is making *Jihād* with their wealth since in many cases the *Mujāhidīn* are in need of money more than they are in need of men…"[2]

The Shaykh then went on to mention a further seven ways to support *Jihād* - all of which connected to spending:

- Fundraising for the *Mujāhidīn*
- Financing a *Mujāhid* [3]
- Taking care of the family of a *Mujāhid* [4]
- Sponsoring the family of a *Shahīd* (martyr)
- Sponsoring the families of the prisoners of war [5]
- Paying your *Zakāh* to the *Mujāhidīn*

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[1] *Al-Baqarah* (2):261

[2] However, it should be remembered that by a Muslim performing *Jihād* with his or her wealth, it does not exempt them from physical *Jihād*, or any of its other forms, for the Messenger of Allāh ﷺ commanded the believers,

جاهدوا المشركين بأموالكم وأنفسكم وألسنتكم

"*Fight the polytheists with your wealth, arms, and tongues*," (An-Nasā'ī, Ahmad, Abū Dawūd, and al-Hākim).

[3] Ibn al-Mubārak and ibn Abī Shaybah record that 'Abdullāh Ibn Mas'ūd said, "For me to equip a fighter with a whip is better to me than making Hajj."

[4] In the *Sahīh's* of al-Bukhārī and Muslim they record that the Messenger of Allāh ﷺ said,

من جهز غازياً في سبيل الله فقد غزا، ومن خلف غازياً في أهله بخير فقد غزا

"*Whoever provides for a fighter in the cause of Allāh has actually fought, and whoever takes care of the family of a fighter has actually fought.*"

[5] Ibn an-Nuhhās relates from ibn 'Asākir, that 'Umar bin 'Abd al-'Azīz sent a letter to the Muslim prisoners of war in Constantinople. He told them, "You consider yourselves to be prisoners of war. We seek refuge in Allāh, for you are not! You are captives in the cause of Allāh. I would like you to know that whenever I give something to the Muslims I give more to your families, and I am sending so and so with 5 dinars for each one of you and if it wasn't that I fear the Roman dictator would take it from you I would have sent more. I have also sent so-and-so to secure the release of every single one of you regardless of what the cost would be. So rejoice, and then rejoice again! *As-Salām.*" (*Mashāri' al-Ashwāq…* p.248, and p.353 in the English translation)

- Contributing to the medical needs of the *Mujāhidīn*

As Shaykh ʻAbdullāh ʻAzzām - may Allāh accept him - said, "The *Jihād* is in need of money, and men are in need of *Jihād*." Therefore, it is high time that the Muslims start to implement more vigorously the *Sunnah* of the noble Prophet Muhammad ﷺ regarding how he dealt with the blood and wealth of the disbelievers not protected by treaty or covenant.

He ﷺ explained,

أمرت أن أقاتل الناس حتى يشهدوا أن لا إله إلا الله، وأن محمدا رسول الله، ويقيموا الصلاة، ويؤتوا الزكاة، فإذا فعلوا ذلك عصموا مني دماءهم وأموالهم؛ إلا بحق الإسلام، وحسابهم على الله

"*I have been ordered to fight against the people until they testify that there is no deity worthy of worship except Allāh and that Muhammad is the Messenger of Allāh, establish the prayer and give the zakāh. Then, if they do that, their blood and wealth will be protected from me - except in accordance with the right of Islām. And their reckoning will be with Allāh, the Exalted."* [6]

Likewise, he ﷺ unapologetically stated,

بعثت بالسيف بين يدي الساعة، حتى يعبد الله وحده لا شريك له، وجعل رزقي تحت ظل رمحي، وجعل الذل والصغار على من خالف أمري، ومن تشبه بقوم فهو منهم

"*I have been sent before the Hour, so that Allāh alone should be worshiped with no partners, and my provision has been placed under the shade of my spear, and subservience and humiliation have been place upon all who disobey me, and whoever imitates a people is one of them.*" [7]

This sentiment is especially important for the Muslims in the West to take heed of, as many of them are blessed with the opportunity participate in *Jihād*, enjoying easy access to the majority of the financial institutions,

[6] *Sahīh al-Bukhārī* and *Sahīh Muslim*
[7] *Musnad Imām Ahmad*

economic, media, military, and political targets of the enemies of Islām. An opportunity many of those fighting on the frontlines of the global 'War on Terror' ardently wish they had.

Therefore, O Muslim in the heartlands of the enemies of Allāh, answer the command of your Lord:

﴿فَاقْتُلُوا الْمُشْرِكِينَ حَيْثُ وَجَدْتُمُوهُمْ وَخُذُوهُمْ وَاحْصُرُوهُمْ وَاقْعُدُوا لَهُمْ كُلَّ مَرْصَدٍ﴾

> ***﴿kill the polytheists wherever you find them and capture them and besiege them and sit in wait for them at every place of ambush.﴾***[8]

And,

﴿أَعِدُّوا لَهُمْ مَا اسْتَطَعْتُمْ مِنْ قُوَّةٍ وَمِنْ رِبَاطِ الْخَيْلِ تُرْهِبُونَ بِهِ عَدُوَّ اللَّهِ وَعَدُوَّكُمْ وَآخَرِينَ مِنْ دُونِهِمْ لَا تَعْلَمُونَهُمُ اللَّهُ يَعْلَمُهُمْ ۚ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فِي سَبِيلِ اللَّهِ يُوَفَّ إِلَيْكُمْ وَأَنْتُمْ لَا تُظْلَمُونَ﴾

> ***﴿… terrorise the enemy of Allāh and your enemy and others besides them whom you do not know [but] whom Allāh knows. And whatever you spend in the cause of Allāh will be fully repaid to you, and you will not be wronged.﴾***[9]

We ask Allāh the Most High make easy the path towards *Jihād* in His cause, and grant you every success in raising His Word to the uppermost.

Āmīn

[8] *At-Tawbah* (9):5
[9] *Al-Anfāl* (8):60

بِسْمِ اللَّهِ الرَّحْمَٰنِ الرَّحِيمِ

All praises belong to Allāh, and may His Peace and Blessings be upon His final Prophet and Messenger

[TEXT OF THE SHAYKH'S FATWĀ]

All praise is due to Allāh and peace and blessings on His Messenger Muhammad ﷺ.

Islām stipulates certain conditions for taking the wealth of the disbelievers. According to our classical scholars, it becomes permissible to take the disbelievers wealth for *Jihād*-related purposes even if one is without an army or an *Imām* (leader); and even within this there are restrictions. Due to the unfamiliarity of some on this subject, I felt the need to clarify this.

The Messenger of Allāh ﷺ said,

بعثت بالسيف ... وجعل رزقي تحت ظل رمحي، وجعل الذل والصغار على من خالف أمري...

"I was sent before the hour with the sword […] and my sustenance is under my spear, and humility and belittlement is the destiny of whoever defies my commands."[10]

[10] *Musnad Imām Ahmad* and *Jāmi' as-Sighār* (2828). The full text of the narration is:
The Messenger of Allāh ﷺ said, "*I was sent with the sword before the Hour, until Allah alone is worshipped with no associates, and my sustenance was provided to me from beneath the shade of my spear. Humiliation and disgrace has been placed upon whoever opposes me, and whoever resembles a people is one of them*."

This great *hadīth* reveals some important aspects about our religion:

- Muhammad ﷺ was sent with the sword: The Messenger of Allāh ﷺ and the *Mujāhidīn* after him carried the light of Islām to humanity by fighting in Allāh's cause.
- The greatest form of income is that of the spoils of war and the greatest profession is being a soldier (*Mujāhid*) in the path of Allāh. The income generated from booty taken by force from the enemies of Allāh is purer and more virtuous than income generated from being a businessman, an engineer, a physician, or a farmer, simply because that was the source of income that Allāh destined for his Messenger Muhammad ﷺ. Working as a *Mujāhid* is *Sunnah*.
- Eventually all the enemies of the Messenger of Allāh ﷺ and his *Ummah,* would be shamed and humiliated.

It is narrated that some of the *Sahābah* who moved to the land of *ash-Shām* for *Jihād* began acquiring farms and cultivating them. These were fertile lands with an Abundance of water that they were not used to seeing in their native lands of *al-Hijāz*. When the *Khalīfah* 'Umar heard that, he waited until harvest season and right before the *Sahābah* started harvesting their land. He then ordered that they be burnt to the ground. He then assembled the *Sahābah* and told them, "Farming is the role of the people of book. You should be fighting in the cause of Allāh."[11] 'Umar did not want the *Sahābah* to be tied down to this earth by professions that would hold them back from *Jihād* in the path of Allāh.

They wanted to be free from restrictions that would enslave them like the rest of humanity. The statement of 'Umar implies that the people who are attached to this life, the people of the book, should do this menial work. But you, the Muslims, should seek your provisions by the strength of your swords. The Messenger of Allāh ﷺ worked as a shepherd and then as a businessman before Islām. However, after he received the revelation he gave that up and devoted his entire time to spreading the message of Islām. So

[11] Refer to *al-Hikam al-Jadīrah bi'l-Idhā'ah…* p.32
By the permission of Allāh, *Distance of a Month's Journey Publications* hope to release an English translation of this extremely beneficial work by Ibn Rajab al-Hanbalī

contrary to what many people believe, the Messenger of Allāh ﷺ did not work after he became a prophet. When he made *hijrah* to Madīnah, his provisions were from the spoils of war.

Some Muslims today might feel uncomfortable consuming money that was seized by force from the disbelievers and would feel that income they receive as a salary or from business is a better form of income. That is not true. The best and purest form of income is booty. The Messenger of Allāh ﷺ said, *"…and the spoils of war are made halāl for me…"*[12]

I. *Ghanīmah* and *Fay'*

These are the two types of wealth that are taken from the enemy. Following is the definition of each:

Ghanīmah is the money taken from the disbelievers by force by the strength of the *mujāhidīn* and in a way that raises the word of Allāh.[13]

Fay' is what is taken from the disbelievers without fighting.[14]

Rulings of *Ghanīmah* and *Fay'*

After *Ghanīmah* is collected, one fifth of it is taken away in what is called '*takhmīs*' which I would refer to from now on as the 'one-fifth rule'. The rest (80%) is distributed among the fighters. There is a difference of opinion on how the one-fifth is then distributed. Some say it should be spent on *Jihād* while others say it should be spent on the needs of Muslims while others say a portion of it should be spent on the scholars and judges of the Muslim state.

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[12] *Sahīh al-Bukhārī.* The word *Ghanīmah* (غنيمة) can be translated as 'spoils of war', or 'booty'

[13] Refer to *Al-Jurjanī*, ibn Qudāmah's *al-Mughnī* (6/312), and ibn Taymiyyah's *as-Siyāsah ash- Sharī'ah*, p.35

[14] *Ash-Sharh al-Kabīr* by al-Maqdisī, *al-Hāwī al-Kabīr* (8/486), and *as-Siyāsah ash-Sharī'ah*, p.55

As for the money of *Fay'*, it belongs to the Muslim treasury.

So the difference between *Ghanīmah* and *Fay'* is that four-fifths of the *Ghanīmah* belongs to the *Mujāhidīn* while none of the *Fay'* belongs to them.

Can *Ghanīmah* and *Fay'* be taken from the disbelievers in the West today?

To answer this question we would need to answer the following two questions first:
1. Are the nations of the West classified as *Dār al-Harb* (land of war), or *Dār al-'Ahd* (land of covenant[15])?

2. If the West is *Dār al-Harb*, are the Muslims who live there bound by a covenant that prohibits them from harming their countries of residence?

The answer to the first question:

Firstly, there is no Islāmic leadership authorized to enter into covenants with the nations of disbelief in the present day. This is because the governments of the Muslim world have lost their legitimacy for many reasons, among them:

- Governance according to manmade laws
- Taking the disbelievers as allies
- Fighting the *awliyā'* of Allāh

Therefore, any agreements or treaties between the governments of the Muslim world and other parties are considered *bātil* (illegitimate).[16]

[15] *Dār al-Kufr* (دار الكفر) - The land, or place in which the laws and governing system of *Kufr* are dominant and apparent, with the *Kuffār* being in power - is generally divided into two categories by the scholars of *Fiqh* (Islamic Jurisprudence):

1. *Dār al-Harb* (دار الحرب) - a land in which there exists is no valid treaty or covenant between these lands and the Muslims
2. *Dār al-Mu'āhadah* (دار المعاهدة) - A land in which there exists a valid covenant (*'ahd*) or peace treaty between its inhabitants (as a whole) and the Muslims. The blood, wealth and honour of the *Kuffār* residing in these lands are protected (impermissible) for the duration of the period of their covenant, if they faithfully uphold all of its terms and conditions.

[16] The author of *Al-Mughnī* said, commenting on the story of the companion Abū Basīr:

Secondly, any nation that enters into war with the Muslims, or participates in invading a Muslim land has, by de facto become *Dār al-Harb*. Therefore, all of the Western nations that have an active participation in the occupation of Afghanistan or Iraq or any other Muslim lands[17] are considered *Dār al-Harb*.[18]

The answer to the second question:

This is a critical issue and therefore would be covered in a separate paper, *In shā' Allāh*. However, my conclusion on this matter is that Muslims are not bound by the covenants of citizenship and visa that exist between them and nations of *Dār al-Harb*.

It is the consensus of our scholars that the property of the disbelievers in *Dār al-Harb* is *halāl* for the Muslims and is a legitimate target for the *Mujāhidīn*. Again, this is a matter of consensus so there is no need to elaborate further on this point. In the *Encyclopaedia of Fiqh,* it states that, "The property of the 'people of war' and their blood is *halāl* for the Muslims and none of that is protected. Muslims have the right to take their lives and their belongings by all available means, because they do the same to us. This is an issue of consensus among the scholars."[19]

"... It is allowed for the ones who enter into Islām from the disbelievers, to withdraw to an area and kill those who they are able to from the *Kuffār* and to take their wealth. And they are not entered into the treaty (*Sulh*)." [If one even exists in the first place!]

[17] Such as Palestine, Chechnya, Somalia, Mali, Kashmir, the Central African Republic (CAR), Yemen, (East) Turkistan, and others.

[18] In fact, the default ruling of the lands of the disbelievers is that they are classified as *Dār al-Harb*. This classification only changes upon them:

1. Being conquered by the Muslims who proceed to govern according to the *Sharī'ah* of Allāh.
2. If the leaders of such states embrace Islām and then proceed to govern according to the *Sharī'ah* of Allāh
3. If the leaders of such states conduct a valid treaty or covenant with the Muslims

Therefore, there does not have to be on-going hostilities against the Muslims for the disbelieving nations to be legitimate targets for the *Mujāhidīn*.

[19] Shaykh al Islām Ibn Taymiyyah states the reason for this in his work, *As-Siyāsah ash-Sharī'ah*, (p.55): "… the basic rule (*Asl*) is that Allāh, the Most High, only created money to

In the past, Muslim armies would march into the lands of the disbelievers and would then confiscate their wealth and distribute it according to the rules of *Sharī'ah*: If the wealth was taken after fighting, it is *Ghanīmah* and if it was taken without fighting it is *Fay'*. Now since the modern form of *Jihād* is according to the guerrilla style of warfare rather than the conventional style that existed for the most part of our history, how does this affect the rulings of *Ghanīmah* and *Fay'*?

Today *Jihād* is more clandestine and is performed by underground networks. The question that arises is - Can these networks of *Mujāhidīn* use clandestine methods to appropriate wealth from the disbelievers in *Dār al-Harb*? And if yes, is it *Fay'* or *Ghanīmah,* or neither? Further, how is it distributed?

To the credit of our early scholars, even these issues have been answered by them and are covered in our books of *Fiqh*. So all praise is due to Allāh, we do not have to refer to many of the present day scholars who are either trying to appease the apostate governments of the Muslim world or are trying to appease the Jews and the Christians. If one would research our classical books of *fiqh*, one would find that out of the four *madhhab's*, the Hanafī School has covered such topics the most. This is probably because the Hanafī School was the official state *madhhab* for the longest period in our history compared to other schools. It therefore covers issues relating to *Jihād* in more detail because the foreign policy of the Islāmic state was *Jihād* in the path of Allāh. I would therefore start by quoting the Hanafī books of *fiqh* first:

The Hanafī position

An-Natīqī narrates that Imām Abū Hanīfah used to say, "If an individual enters alone into *Dār al-Harb* and has taken booty and there are no Muslim soldiers in that territory then it is not subjected to the one-fifth rule. That is

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assist in His worship. Therefore, those who disbelieve in Him permitted their selves, with which they did not worship Him, and their wealth, with which they did not seek help from to worship Him, is for His believing slaves who do worship Him, and He returned to them that which they deserve. Just as He returned to the man that which was wrongfully taken from his inheritance, even if he never had control of it before that…" (Also, in *Essay regarding the Basic Rule of the Blood, Wealth, and Honour of the Disbelievers*, p.21)

the case if they are less than nine men. If they reach nine then they are considered a '*sarīyah'* (combat group[20])." So according to Imām Abū Hanīfah, if the group is less than nine, what they seize is not considered as *Ghanīmah* and therefore they are not obligated to submit one-fifth[21] of it to the Muslim authorities.

In *al-Hidāyah* by Imām al-Mirghanānī it states, "If one or two individuals enter *Dār al-Harb* without the permission of the *Imām*[22] and they take something, then it is not subjected to the one-fifth rule." Here the author is stating that whatever is taken from the land of war by individuals and not by an army is not subjected to the regular rules of *Ghanīmah*.

Az-Zayghālī in his commentary on *al-Hidāyah* entitled, *'Nasb ar-Rāyah fī Takhrīj Ahādīth al-Hidāyah'* explains the preceding statement by saying,

> This is because *Ghanīmah* is what is taken by force and not by means of theft or embezzlement and the rule of one-fifth only applies to *Ghanīmah*. Now if this individual or pair of individuals enters with the permission of the *Imām* then there are two opinions. The most famous is that what they seize is subjected to the one-fifth rule because the permission of the *Imām* means that he is obligated to protect them by reinforcements if they are endangered and thus they have a protection force and (the author of *al-Hidāyah* states:) "If a group who has a force enters and takes something, it is subjected to the one-fifth rule even if they didn't seek permission from the *Imām*." This is because it is taken by force so it is considered *Ghanīmah* and the *Imām* is still obligated to protect them because if he doesn't then that will weaken the Muslims, unlike if only one or two persons enter then he is not obligated to protect them.

[20] In modern military terms, such a group is referred to as a 'squad' (consisting of 8-12 fighters), or a 'section' (consisting of 4-10 fighters).

[21] **Note:** When scholars talk about the one-fifth rule it means that the money they are referring to is *Ghanīmah*, and not *Fay'*

[22] *Imām* can be translated as leader, however it is generally used is this type context to refer to the overall leader of the Muslims (and not a local leader)

Az-Zayghālī is considering that what is taken is treated as *Ghanīmah* if the individual or group of individuals has a force to protect them. This is not the case today with the *Mujāhidīn* since there is no *Imām* or Islāmic authority to offer them protection. Similar statements are made in other Hanafī references of *fiqh* such as *al-Mabsūt* and *Sharh al-Sa'īr al-Kabīr* both by *Imām* as-Sarkhasī. Therefore, the Hanafī School considers that the one-fifth that is taken out from the booty and handed over to the *Amīr* is in exchange of his protection. If this protection does not exist then the individuals or group of individuals are not obligated to pay anything. So if an individual takes wealth from the disbelievers in the land of war and he does not use force but takes it by means of theft or embezzlement, it is not considered *Ghanīmah* according to the Hanafī School. So then, what is it?

We find the answer in another Hanafī reference, *al-Jawharah an-Nayirah* by Abū Bakr al-'Abbādī who states in his commentary on *al-Hidāyah*,

> If one or two individuals enter *Dār al-Harb* without the permission of the Imām and they take something, then it is not subjected to the one-fifth rule, because it is not *Ghanīmah*, since *Ghanīmah* is what is taken by force and not by theft or embezzlement. However, if one or two persons enter with the permission of the Imām then there are two opinions. The famous opinion is that it is divided into five portions, four of which goes to the ones who seized it. The second opinion is that it is not divided into five portions because it was taken by means of theft. The first opinion is the strongest because since the *Imām* permitted them, then they have taken it under his protection and not by theft.

He continues,

> If a group who has force enters and takes something, it is subjected to the one-fifth rule even if they did not seek permission from the *Imām*, because the group has strength and therefore what is taken by them is considered *Ghanīmah*. But if they are a group who doesn't have a protection force and they enter without the permission of the Imām then what they take is not considered *Ghanīmah* because

> *Ghanīmah* is what is taken by force and these people are similar to thieves because they steal secretly and therefore is not *Ghanīmah*. Therefore, in this case what each individual seizes is for him and no one has a share in it because it is considered *mubāh* (permitted) just like hunting or wood gathering."

Notice here that Imām al-'Abbādī compares this booty to hunting and wood gathering. This is because wild beasts and timber in the forest are not the 'rightful property' of anyone. The reasoning behind comparing booty to hunting and wood gathering is because the property, which exists in the hands of the disbelievers, is not considered rightfully theirs in our Islāmic *Sharī'ah* because of their disbelief and when Islām does give them the right to own it. It is an exception to the rule such as in the case of *ahl ad-Dhimmah*[23] after they pay *jizyah*. This is why our scholars say that Allāh has called booty as *Fay'* which means 'to return', so they say that the property of the disbelievers that does not belong to them has 'returned' to the believer - its 'rightful owner.'

In *as-Siyar as-Saqhir* (Hanafī) the author states, "If one, two or three men from amongst the Muslims or the *ahl adh-Dhimmah*, who have no protecting force, enter into *Dār al-Harb* without the permission of the *Imām* and they take booty and return with it to the land of Islām, then all of what they take is theirs and there is no one-fifth taken from it."

The situation of Muslims living today in *Dār al-Harb* would be similar to the above-mentioned case. The Muslims have no *Imām* to seek permission from,

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[23] *Ahl adh-Dhimmah* (أهل الذمة): Those disbelievers living under the protection and authority of the Islamic State. They are required to pay the *Jizyah* whilst in a state of humiliation (as a recompense for their preference of disbelief over belief). Allāh says about them in *Sūrah at-Tawbah* (9:29),

﴿قَاتِلُوا الَّذِينَ لَا يُؤْمِنُونَ بِاللَّهِ وَلَا بِالْيَوْمِ الْآخِرِ وَلَا يُحَرِّمُونَ مَا حَرَّمَ اللَّهُ وَرَسُولُهُ وَلَا يَدِينُونَ دِينَ الْحَقِّ مِنَ الَّذِينَ أُوتُوا الْكِتَابَ حَتَّىٰ يُعْطُوا الْجِزْيَةَ عَن يَدٍ وَهُمْ صَاغِرُونَ﴾

> ***﴿Fight those who do not believe in Allāh or in the Last Day and who do not consider unlawful what Allāh and His Messenger have made unlawful and who do not adopt the religion of truth [i.e., Islām] from those who were given the Scripture - [fight] until they give the jizyah willingly while they are humiliated.﴾***

they have no protecting force, and what they can take would be by means of theft and embezzlement. So according to the rules set by the Hanafī School, the money seized by Muslims who are in *Dār al-Harb* can be appropriated in its entirety by themselves. However, I would like to note that even if a Muslim today is allowed to do that, there are some points that need to be taken into consideration: The Hanafiī's stated that a Muslim is 'permitted' to steal money from the disbelievers in *Dār al-Harb* but they did not state that there is a reward in doing so. They related that it is similar to hunting or wood gathering. In other words, it is similar to making a living using other *halāl* methods. However, we as Muslims should seek the wealth of the disbelievers as a form of *Jihād* in the path of Allāh. That would necessitate that we spend the money on the cause of *Jihād* and not on ourselves.

We do not want such a *fatwā* to be misused by Muslims who are not concerned with *Jihād* and are just interested in improving their own lot. The result of wide misuse of such a *fatwā* would cause authorities to restrict Muslims and view them with suspicion, which would eventually backfire on the ones who would truly want to serve the cause (of Allāh) through such a *fatwā*.[24]

[24] **Note:** This unfortunate phenomenon has indeed been witnessed in the West, where many Muslim youth have been incarcerated for lengthy sentences as a result of the misuse of such *fatāwa*. Many of these youth were thieves and robbers before they embraced or began to practice Islām, and not wanting to abandon aspects from their previous lifestyle, discovered that despite embracing Islām they could continue with their former practices under the guise of Islām. It has given rise to the notion that many of the Muslim youth are gangsters in much the same way as many of the youth of the disbelievers are. Such Muslims are advised to fear Allāh, and abandon such practices *if* they have a negative impact on the activities of the *mujāhidīn* who plunder the wealth of the disbelievers for the sake of Allāh and the *Jihād*, which should take precedence over all else. As ibn Taymiyyah said, "The most important obligation after *Īmān* (belief) is the repulsion of the enemy aggressor who assaults the religion and the worldly affairs." Therefore, anything that supports the *Jihād* of the *Ummah* must take priority over any individual gains obtainable from engaging in such activity.

Some of the scholars have thus advised that when the sincere Muslims are in the act of dispossessing the disbelievers of their wealth, they conceal any indicators of their Islām to preserve the image of the Muslims (if they are operating in a place that has a reasonable opinion of the Muslims). This can also serve to mitigate any adverse repercussions from such work (i.e. the difference between *Mujāhidīn* being apprehended and charged as common criminals, or *Mujāhidīn* being apprehended and charged as terrorists). However, this should

not be considered as a preventative factor, hindering Muslims from dispossessing the disbelievers of their wealth to benefit the *Jihād*.

In line with this advice, *Shaykh Al-Islām* Ibn Taymiyyah mentioned that it is permissible, and sometimes even obligatory, to imitate the infidels (or apostates) in their outward appearance, as in clothing and such, for beneficial purposes such as *Jihād*-related activity. He explained:

> And from that which clarifies this, is that all of that which has been narrated for imitating them, was only before the *Hijrah*; but afterwards, it was abrogated (i.e. forbidden), because the Jews at that time did not differentiate themselves from the Muslims in hairstyle, nor in clothing, nor in symbolic (appearances) and such.
>
> Then, the order from Allāh for differentiation and to be distinguished from the infidels in the distinct characteristics and the outer (appearances) came after (the *Hijrah*), as is in the Book, *Sunnah*, and *Ijmā'* – and it became completely noticeable during the *Khilāfah* of 'Umar ibn Al-Khattāb (may Allāh be pleased with him).
>
> And the reason for it (being prescribed after the *Hijrah*), is that it is not possible to be different from them, except with the dominance and supremacy of the *Dīn*, such as *Jihād* and the implementation of the *Jizyah* and humiliation upon them. Therefore, when the Muslims were weak in the beginning, it was not legislated for them to differentiate themselves from them. But when the *Dīn* was completed and became dominant and supreme, it was legislated.
>
> And an example of that today would be if a Muslim were in the Land of Warfare (*Dār Al-Harb*), or a Land of *Kufr* which is not one of warfare - he would not be obligated to outwardly distinguish himself from them (in appearance), due to what it might bring of harms. Rather, it could be recommended (*mustahabb*) for the man, or even obligatory (*wājib*) upon him, to share with them at times in their outward appearance - if there is a Religious benefit in doing so, such as inviting them to the *Dīn*, or spying on their hidden and secret affairs in order to inform the Muslims of it, or in order to repel their harm from the Muslims, and the such things which are righteous objectives.
>
> As for the Land of Islām and *Hijrah*, in which Allāh made His religion dominant, and placed humiliation and *Jizyah* upon the infidels therein - then differentiating from them is legislated (obligated).

Refer to *Iqtidhā' as-Sirāt al-Mustaqīm* (1/418-419), with the *tahqīq* of *Shaykh* Nāsir Al-'Aql.

The opinions of the other three schools of thought

Ibn Hamām in *Fath al-Qadīr* says, "The *madhhab* of ash-Shāfi'ī, Mālik and the majority of scholars is that what an individual takes by means of theft, it is considered *Ghanīmah*." He then says, "But we and Imām Ahmad - according to one of two narrations attributed to him - refuse to call it *Ghanīmah*, because *Ghanīmah* is what is taken by force and not through theft or embezzlement. And since what the thief takes is by means of deception, then this is considered as a halāl form of sustenance just like wood gathering or hunting."

Imām al-Sarkhasī narrates that Imām ash-Shāfi'ī said, "*Ghanīmah* is property that the Muslims seize from the disbelievers by means of overpowering them." Imām ash-Shāfi'ī then says, "And overpowering them includes using force openly or by deceiving them secretly since the Messenger of Allāh ﷺ said that *war is deception.*" Therefore, according to ash-Shāfi'ī, money that is taken from the disbelievers using clandestine methods should be considered *Ghanīmah* even if the use of force is not involved.

In *Tuhfat al-Muhtāj fī sharh al-Minhaj* by Ibn Hajar al-Haythamī (from the Shāfi'ī school) he states, "Theft from *Dār al-Harb* is *Ghanīmah*." In *Al-Minhaj* by an-Nawawī (Shāfi'ī), he states, "Wealth taken from *Dār al-Harb* by force is *Ghanīmah*, so is what is taken by an individual or a group by means of theft." In *Fatāwa as-Subki* (Shāfi'ī) the author narrates the opinion of two of the most prominent *Imām's* of the Shāfi'ī School: Imām al-Ghazālī and Imām ar-Rafi'ī. He says, "Al-Ghazālī said that if a Muslim steals money from the disbelievers then the entire amount becomes his property and the one-fifth is not taken from it. Al-Rafi'ī adopts the opinion that the thief owns four-fifths of it just like all money of *Ghanīmah*."

In *al-Furū'* by Ibn Muflih (Hanbalī): "If a group or an individual - even if the individual is a slave - enter into *Dār al-Harb* without the permission of the Imām, then their booty is *Fay'*." Even though the majority opinion among the Hanbalī School is that what is taken is *Ghanīmah*, the author above here mentions another opinion and that it is *Fay'*. It means that the entire amount needs to be handed over to the *Imām* to be distributed according to his

discretion. Imām Ibn Taymiyyah states in *al-Fatāwā* that if a Muslim enters *Dār al-Harb*, "and kidnaps disbelievers or their children, or overpowers them in any way, then the souls and the wealth of the disbelievers are *halāl* for the Muslims."

II. The issue of *Ribā* (usury) in *Dār al-Harb*

Imām al-Kasanī from the Hanafī School says, "If a Muslim or a *Dhimmī* enters into *Dār al-Harb* with a covenant and he enters with a *Harbī* in a transaction of *Ribā* or another form of illegal transactions in Islām, that is permitted according to Imām Abū Hanīfah and Muhammad."

However, we need to keep in mind that all of the other schools of thought have agreed that taking *Ribā* from the 'people of war' in *Dār al-Harb* is not permitted for a Muslim. That is also the opinion of Imām Abū Yūsuf from the Hanafī School who states, "What is not allowed for a Muslim in *Dār al-Islām*, is not allowed for him in *Dār al-Harb*."[25]

III. In Conclusion

From the previous quotes of our early scholars, the following can be deducted:

- All of our scholars agree on the permissibility of taking away the wealth of the disbelievers in *Dār al-Harb* whether by means of force or by means of theft or deception.

[25] **Note:** Some Muslims living in the West today claim that since it is allowed to take interest from the disbelievers then we are allowed to finance our houses through mortgaging. *Shaytān* and the misguided scholars have deceived these Muslims. The Hanafī School, which these scholars quote to support their opinion only allows the Muslim to 'take' interest and not to 'pay' it. The reasoning of the Hanafī's is that taking interest from the disbelievers is taking money that is *halāl* for us to start with since their lives and property are *halāl* for Muslims. So how can we then use such a *fatwā* to claim that we are allowed to pay them our money?!

- Our scholars differ on how wealth taken by means of theft and deception should be divided. The majority believes it is *Ghanīmah*. Therefore, one-fifth of it should be paid to the *Amīr* to be spent on *Jihād*. Alternatively, the Hanafī's consider it to be a source of income that belongs in its entirety to the ones who seized it. Finally, there is a minority opinion that it is *Fay'* and therefore should be distributed according to the discretion of the *Amīr*.

Implications on our present day work:

Every Muslim who lives in *Dār al-Harb* should avoid paying any of his wealth to the disbelievers whether it is in the form of taxes, duties, or fines. If a Muslim is allowed to deceive the disbelievers to appropriate their wealth then he is also allowed to deceive them to avoid paying them his wealth. Even though it is allowed to seize the property of individuals in *Dār al-Harb*, we suggest that Muslims avoid targeting citizens of countries where the public opinion is supportive of some of the Muslim causes. We therefore suggest that the following should be targeted:

- Government owned property
- Banks
- Global corporations
- Wealth belonging to disbelievers with known animosity towards Muslims

In the case of the United States, both the government and private citizens should be targeted. America and Americans are the *Imām's* of *kufr* in this day and age. The American people who vote for war mongering governments are intent on no good. Anyone who inflicts harm on them in any form is doing a favour to the *Ummah*.[26]

Careful consideration should be given to the risk vs. benefit (i.e., *maslahah*) of any specific operation. Because of the very negative implications of an

[26] France, Britain, Iran, China, Kenya, Israel, and Russia, may also be added to this list, as these countries and their citizens have become increasingly aggressive in their opposition to Islām and Muslims since the Shaykh issued this *fatwā* - and Allāh knows best.

operation that is exposed, it is important that the benefits outweigh the risks. For Muslims who are associated with groups that work for *Jihād*, we recommend that the decision to involve oneself in any illegal activity to acquire money from the disbelievers be taken by the *Amīr* and the *Shūrā* (consultative body) of the *jamā'ah* (Islamic group). We say this because since there is a liability to the *jamā'ah*, the decision needs to be made by the *jamā'ah*. We also recommend that the decision on how to spend the money be left to the *Amīr* and the *Shūrā*. We need to mention however that if the *jamā'ah* adopt the view that what is seized is considered *Ghanīmah*, then if a percentage less than 80% is to be given to the ones who seized it, that needs to done with the agreement of the participants of the operation. Because according to the rules of *Ghanīmah* they are entitled to the full 80%. The same is said if the *jamā'ah* follows the Hanafī opinion.

It is recommended that Muslims who are not associated with groups that work for *Jihād* and who acquire wealth from the disbelievers by illegal means, to donate all that money to the cause of *Jihād* unless if they are in need, then they can take from it accordingly but not to exceed 80%. Islāmic work cannot depend on volunteers. In order to support brothers who are willing to work full-time for Islāmic causes, their income can be taken from wealth seized from the disbelievers. This should be one of the categories in which appropriated money is spent. This is especially important with *Jihād* oriented groups because it is the work chosen only by the best of the best and therefore there is only a small pool of human resources that exists. Therefore, it is important to have as many brothers as possible devote their time to the work rather than spend their prime time seeking a living and only giving their spare time for the work. They should follow the *Sunnah* of the Messenger of Allāh ﷺ and live off the *Ghanīmah*. This is especially important for brothers who are in positions of leadership in their *jamā'ah*.

Since *Jihād* around the world is in dire need of financial support, we urge our brothers in the West to take it upon themselves to give this issue a priority in their plans.[27] Rather than the Muslims financing the *Jihād* from their own

[27] Shaykh 'Abdullāh 'Azzām said, "The *Jihād* is in need of money, and men are in need of *Jihād*." This statement was made some thirty-odd years ago, when *Jihād* was only perhaps

pockets, they should finance it from the pockets of their enemies. In the end, I would like to respond to what some weak Muslims might say that such *fatāwa* would "tarnish the image of Muslims in the West" and are "not good for the *Da'wah*". In response to the claim that such *fatāwā* would "tarnish the image of Muslims in the West," I would say:

- Since when did the West have a good image of Islām and Muslims to start with? The West has always held Islām and Muslims in contempt. Just look at Western literature and to the portrayal of Muslims in the Western media.

- The only way for them to have a good image of you is to become like them. Allāh says,

﴿وَلَن تَرْضَىٰ عَنكَ الْيَهُودُ وَلَا النَّصَارَىٰ حَتَّىٰ تَتَّبِعَ مِلَّتَهُمْ﴾

﴿The Jews and the Christians will never be pleased with you until you follow their way.﴾[28]

- Allāh says about His *awliyā'*,

﴿وَلَا يَخَافُونَ لَوْمَةَ لَائِمٍ﴾

﴿They do not fear the blame of the blamers.﴾[29]

Therefore you should not be concerned about what the disbelievers think of you but you should be concerned about what Allāh, His Messenger ﷺ, and the believers think of you.

- The West has been plundering our wealth for centuries. Now is the time for payback. *In Shā' Allāh*, the chickens will come home to roost.

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well known in Afghanistan and Palestine. So how about today, in 2017, when there are active *Jihādī* fronts in more than a dozen Muslim lands?

[28] *Al-Baqarah* (2):120

[29] *Al-Mā'idah* (5):54

In response to the claim that such *fatāwā* are "not good for *Da'wah*", I say,

- The best thing for *Da'wah* is the sword. Moreover, such *fatāwa* are going to support the sword. So eventually, it is good for *Da'wah*. When the Messenger of Allāh ﷺ was giving *Da'wah* in Makkah for thirteen years, only a few hundred became Muslim. When he made *hijrah* to Madīnah, within ten years, over a hundred thousand became Muslim. So how come his *Da'wah* in Madīnah was much more fruitful than his *Da'wah* in Makkah? That was because he was using a superior form of *Da'wah* in Madīnah, and that is the *Da'wah* of the sword.

- *Jihād* today is *Fardh al-'Ayn* (individually obligatory[30]). It therefore supersedes *Da'wah* in importance, because *Da'wah* is *Sunnah Mu'akkadah* (a strongly recommended act) or *Fardh al-Kifāyah* (a communal obligation[31]) at most. Therefore, anything that supports *Jihād* should take precedence over things that support *Da'wah*.

Dear brothers (and sisters): *Jihād* heavily relies on money. In the Qur'ān, the physical *Jihād* is associated with *Jihād* with one's wealth in eight verses. In every verse but one, *Jihād* of the wealth preceded the physical *Jihād*. That is because without wealth there can be no *Jihād*. Our enemies have realized that. Therefore, they are 'following the money trail', and are trying to dry up all the sources funding 'terrorism'.

Jihād cannot depend wholly on donations made by Muslims. The Messenger of Allāh ﷺ sent many armies for the sole purpose of raiding caravans of the disbelievers. Not only was *Jihād* financed by booty, but also throughout our early history, the Islāmic treasury itself was mostly dependent on income generated from *Jihād*. A tax called *kharaj* was placed on land conquered by Muslims, enslaved POWs would be sold, and the people of the book paid

[30] *Fardh al-'Ayn* (فرض العين): an individual obligation, the performance of which is obligatory for every individual (Muslim).

[31] *Fardh al-kifāyah* (فرض الكفاية): a collective obligation, the performance of which is obligatory for the (Islamic) community as a whole: if a sufficient number fulfil the duty, the rest are relieved of it; if the duty is not performed all of the community is liable for punishment.

jizyah. All of these sources were acquired through *Jihād*. *Zakāh* and *Sadaqah* represented only a small portion of the income of the Muslim government.

It is about time that we take serious steps towards securing a strong financial backing for our work rather than depending on donations.

May Allāh grant us the high status of the *Mujāhidīn* and forgive us all.

Appendix:

Jihād with the Wealth[32]

"The Jihād is in need of money, and men are in need of Jihād."

Shaykh ʻAbdullāh ʻAzzām wrote,

> There is no doubt that *Jihād* by one's person is superior to *Jihād* by one's wealth. Consequently, the rich in the time of the Prophet ﷺ, were not excused from participating with their persons, such as ʻUthmān and ʻAbdur-Rahmān Ibn ʻAwf. Because the purification of the soul and the evolution of the spirit is lifted to great heights in the midst of the battle. That is why the Prophet ﷺ advised one of his companions in these words: *"...hold to Jihād, because it is the monasticism of Islām."*[33] That is why, when the Prophet ﷺ was asked,
>
> يا رسول الله ما بال المؤمنين يفتنون في قبورهم إلا الشهيد؟ قال: كفى ببارقة السيوف على رأسه فتنة
>
> *"Why will all of the believers be put to trial in their graves except the martyr?"* He said, *"The flashing of swords above his head is sufficient trial for him."*[34]

[32] Adapted from *In Defence of the Muslim Lands,* pgs.31-32
[33] *Hadīth Sahīh* reported by Ahmad
[34] *Hadīth Sahīh*, reported by an-Nasā'ī

Furthermore, the Prophet ﷺ warned about being preoccupied with the world away from *Jihād*. He once pointed to a plough and said, *"It does not enter a people's homestead except that Allāh enters humiliation with it."*[35] Also, in a *Sahīh hadīth*:

إذا تبايعتم بالعينة وأختم أذناب البقر ورضيتم بالزرع وتركتم الجهاد, سلط الله عليكم ذلا, لا يترعه حتى ترجعوا إلى دينكم

"*If you practice Taba'iya al-'Ayna,*[36] *follow the tails of cows, satisfy yourselves with agriculture, and abandon Jihād, Allāh will cover you with humiliation and will not remove it until you return to your religion.*"[37]

Similarly, in the *Sahīh hadīth*: *"Do not take Day'at, it will make you satisfied with the life of this world."*[38] In this *hadīth* the Messenger of Allāh ﷺ has listed the distractions of the world and the sources of preoccupation: agriculture, trading with interest and the con of *Al-'Ayna,* animal farming, industry and craft (*Day'at*). To be preoccupied with these, in the time when Islām is being subjected to confrontation in the battlefield, verging on eradication is considered *Harām* and a tremendous sin according to the *Sharī'ah.*

The *Jihād* by one's wealth is obligatory if the *mujāhidīn* are in need of it, *Fardh* upon women and children's wealth, even if *Jihād* is *Fardh al-Kifāyah,* as ruled by Ibn Taymiyyah.[39] That is why it is forbidden upon the people to make savings in the time of need. Ibn Taymiyyah was asked the question: "We have only sufficient moneys to feed the starving or to fund the *Jihād*, which would otherwise suffer." He answered, "We give priority to the *Jihād*, even if the starving must lose their lives. As in the case of the human

[35] *Sahīh al-Bukhārī*

[36] i.e. selling goods to a person for a certain price and then buying them back from him for a far lesser price

[37] *Sunan Abū Dawūd*

[38] *Jāmi' at-Tirmidhī. Day'at* is real estate or craft

[39] *Al-Fatāwā al-Kubrā* 4/608

shield, in which they are inadvertently killed by our hands, here they die by Allāh's action."[40] Al-Qurtubī said,[41] "The scholars are in agreement that if any need befalls the Muslims, after they have paid out the *Zakāh*, they are required to spend from their own resources to take care of that need." Mālik said,[42] "It is obligatory upon the people to pay the ransom on those taken hostage from among them, even if it exhausts their wealth. This too is agreed upon."

The protection of the religion takes precedence over the protection of individuals; the protection of individuals takes precedence over the protection of wealth. Therefore, the wealth of the rich is less sacred than the blood of *Mujāhidīn*. Let the rich beware and take heed of the law of Allāh concerning their wealth, while *Jihād* is in great need of that wealth, as is the religion of the Muslims and their countries, which are on the brink of disappearance.

The rich are drowning in their desires yet, if they could just abstain for one day from their desires, and hold back their hands from wasting money on trivialities, and instead direct it to *Mujāhidīn* in Afghanistan, whose feet are lacerated by the ice and who are dying from the cold. They find no food for their day nor any ammunition with which to defend their blood. I say, if the rich were to direct what they waste in one day to the Afghānī *Mujāhidīn*, their money, by the permission of Allāh, would help to cause a great leap forward towards victory. The major scholars, the foremost among them, the Honourable Shaykh ʿAbdul-ʿAzīz bin Bāz, have passed a *Fatwā* which declares that directing the *Zakāh* to the Afghānī *Mujāhidīn* is of the finest deeds and the best charity.

[End of Shaykh ʿAbdullāh ʿAzzām quote]

[40] *Ibid.*
[41] *Tafsīr al-Qurtubī* 2/242
[42] *Ibid.*

These were the words of Shaykh 'Abdullāh 'Azzām - may Allāh accept him. The concluding paragraph should be read to include, along with the *Mujāhidīn* in Afghanistan, those in Palestine, Yemen, the Arabian Peninsula, Syria, and Iraq. Waziristan, Pakistan, Kashmir, India, Burma, China, East Turkestan, Malaysia, Chechnya and the Caucuses, Somalia, Kenya, Sudan, and the Central African Republic (CAR). Nigeria, Mali, Algeria, the Islāmic Maghrib, and everywhere else the *Mujāhidīn* have raised the banner of *Jihād* in the cause of Allāh. In addition, those *Mujāhidīn* conducting special operations within the lands of the *Kuffār* and apostates, east or west, should also be included in the above.

Another point of benefit highlighted by some of our brothers is that some of the Muslims who participate in *Jihād* with the wealth that Allāh, the Sustainer, has given them sometimes put objectionable conditions on their expenditure(s). For example, a Muslim once donated $1000 to the *Mujāhidīn* in *Shām*, with the explicit condition that it must be spent on a cow.[43] May Allāh reward the donator of this money for His sake. However, it must be remembered that *Jihād* of the wealth is an obligation on all Muslims according to their capability, as such, whatever is spent should be channelled towards whatever the *Jihād* is most in need of at the time, and not in accordance with the desires of the spender. Therefore, it is upon the believers outside of the fields of *Jihād* to, after putting their trust in Allāh, trust the sincere *Mujāhidīn* to distribute any funds with justice and according to the immediate needs of the *Jihād* in their locality. Allāh and His Messenger ﷺ did not put conditions on spending for *Jihād*, rather the verses and *Ahādīth* are general, such as when He, the Sublime, says,

﴿مَّثَلُ الَّذِينَ يُنفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنبَتَتْ سَبْعَ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِّائَةُ حَبَّةٍ ۗ وَاللَّهُ يُضَاعِفُ لِمَن يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ﴾

[43] *Al-Hamdulillāh*, at that time the *Mujāhidīn* in that area were not in need of meat, but rather were in need of weapons and ammunition, or rather their most pressing need was for sincere *Mujāhidīn* to man the frontlines and guard the defenceless Muslims behind them.

> ﴿***The example of those who spend their wealth in the way of Allāh is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allāh multiplies [His reward] for whom He wills. And Allāh is all-Encompassing and Knowing.***﴾[44]

Likewise, in the *Sunnah* the Messenger of Allāh ﷺ said,

من أنفق نفقة في سبيل الله كُتبت بسبعمائة ضعف

"*Whoever spends in the path of Allāh, it would be multiplied for them 700 times.*"[45]

In addition, Sasa'ah bin Mu'āwiyah said, "I went to Abū Dhar's house and did not find him. I then met him coming back with a camel with water on its back for his house. I asked him, 'Are you Abū Dhar?' He said, 'That's what my family call me.' I said, 'Can you narrate to me something you heard from the Messenger of Allāh, may Allāh benefit me with it?' He said, 'The Messenger of Allāh said,

من أنفق من ماله زوجين في سبيل الله، ابتدرته حجبة الجنة

"Whoever spends a pair in the cause of Allah will have the gatekeepers of Paradise rushing towards him on the Day of Judgment competing on who would be the one to invite him."' I said, 'What is a pair?' He said,

فرسان منخيله أو بعيران من إبله

'A pair of horses or a pair of camels.'"[46]

Therefore, we should not seek to impose unnecessary conditions on our spending for the sake of Allāh; instead, it should be sufficient that we should

[44] *Al-Baqarah* (2):261
[45] *at-Tirmidhī, an-Nasā'ī, ibn Hibbān, al-Hākim,* and *Ahmad*
[46] *al-Hākim, Ahmad,* and *an-Nasā'ī*

beg Allāh that He accepts our transaction with Him. As He, the Most High, says,

﴿إِنَّ اللَّهَ اشْتَرَىٰ مِنَ الْمُؤْمِنِينَ أَنفُسَهُمْ وَأَمْوَالَهُم بِأَنَّ لَهُمُ الْجَنَّةَ ۚ يُقَاتِلُونَ فِي سَبِيلِ اللَّهِ فَيَقْتُلُونَ وَيُقْتَلُونَ ۖ وَعْدًا عَلَيْهِ حَقًّا فِي التَّوْرَاةِ وَالْإِنجِيلِ وَالْقُرْآنِ ۚ وَمَنْ أَوْفَىٰ بِعَهْدِهِ مِنَ اللَّهِ ۚ فَاسْتَبْشِرُوا بِبَيْعِكُمُ الَّذِي بَايَعْتُم بِهِ ۚ وَذَٰلِكَ هُوَ الْفَوْزُ الْعَظِيمُ﴾

> ***﴿Indeed, Allāh has purchased from the believers their lives and their wealth [in exchange] for that they will have Paradise. They fight in the cause of Allāh, so they kill and are killed. [It is] a true promise [binding] upon Him in the Torah and the Gospel and the Qur'ān. And who is truer to his covenant than Allāh? So rejoice in your transaction which you have contracted. And it is that which is the great attainment.﴾***[47]

In conclusion, every believer is, in addition to encouragement, in constant need of being reminded of the mighty statement of Allāh the Exalted, in which He says,

﴿هَا أَنتُمْ هَٰؤُلَاءِ تُدْعَوْنَ لِتُنفِقُوا فِي سَبِيلِ اللَّهِ فَمِنكُم مَّن يَبْخَلُ ۖ وَمَن يَبْخَلْ فَإِنَّمَا يَبْخَلُ عَن نَّفْسِهِ ۚ وَاللَّهُ الْغَنِيُّ وَأَنتُمُ الْفُقَرَاءُ ۚ وَإِن تَتَوَلَّوْا يَسْتَبْدِلْ قَوْمًا غَيْرَكُمْ ثُمَّ لَا يَكُونُوا أَمْثَالَكُم﴾

> ***﴿Here you are - those invited to spend in the cause of Allāh - but among you are those who withhold [out of greed]. And whoever withholds only withholds [benefit] from himself; and Allāh is the Free of need, while you are the needy. And if***

[47] *At-Tawbah* (9):111

> ***you turn away [i.e., refuse], He will replace you with another people; then they will not be the likes of you.***﴾[48]

May Allāh use us for His cause and not replace us. May He make easy for us the path to His ultimate pleasure, and may He reward us with martyrdom.

Āmīn

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[48] *Muhammad* (47):38

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